

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
300 Quarropas Street  
White Plains, NY 10601**

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IN RE: Meir Ben-Dov

CASE NO.: 11-22913-rdd

Social Security/Taxpayer ID/Employer ID/Other Nos.:      CHAPTER: 7  
xxx-xx-1629

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 5/9/11 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Mark S. Tulis is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 9/16/11

Robert D. Drain, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of New York

In re:  
Meir Ben-Dov  
Debtor

Case No. 11-22913-rdd  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-7

User: awilrodri  
Form ID: 155

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Sep 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2011.

db Meir Ben-Dov, 11 Buena Vista Rd., Wesley Hills, NY 10952  
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5534686 +ACCOUNTS RECEIVABLE MANAGMENT, PO BOX 561, THOROFARE, NJ 08086-0561  
5534689 +ALLSTATE INSURANCE COMPANY, P.O. BOX 3576, AKRON, OH 44309-3576  
5534697 +AVANTA CREDIT CARDS, PO BOX 9217, OLD BETHPAGE, NY 11804-9017  
5534699 +BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803  
5534705 +CITI CARDS, PO BOX 183056, COLUMBUS, OH 43218-3056  
5534709 LAW OFFICES COHEN & SLAMOWITZ, PO BOX 9004, WOODBURY, NY 11797-9004  
5534710 +LEADING EDGE RECOVERY SOLUTION, 5440 N. CUMBERLAND AVE.STE 300, CHICAGO, IL 60656-1486  
5534711 +MEL S. HARRIS AND ASSOCIATES, 5 HANOVER SQUARE 8TH FLOOR, NEW YORK, NY 10004-2752  
5534712 +NELSON WATSON & ASSOCIATES LLC, 80 MERRIMACK STREET LOWER LEVE, HAVERHILL, MA 01830-5202  
5534713 +NYS ASSESSMENTS RECEIVABLES, PO BOX 4127, BINGHAMTON, NY 13902-4127  
5534714 +REDLINE RECOVERY SERVICES, 11675 RAINWATER DR. SUITE 350, ALPHARETTA, GA 30009-8693  
5534719 +VERIZON, PO BOX 408, NEWARK, NJ 07101-0408  
5534715 +VERIZON, PO BOX 4648, TRENTON, NJ 08650-4648  
5534720 +VERIZON BUSINESS, 1804 WASHINGTON BLVD., BALTIMORE, MD 21230-1700  
5534724 +WAMU, 3200 SW FREEWAY HOU1319, HOUSTON, TX 77027-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5534687 +EDI: AFNIRECOVERY.COM Sep 16 2011 19:28:00 AFNI, P.O.BOX 3427, BLOOMINGTON, IL 61702-3427  
5534688 +EDI: ALLIANCEONE.COM Sep 16 2011 19:28:00 ALLIANCE ONE, PO BOX 3100, SOUTHEASTERN, PA 19398-3100  
5534691 +EDI: AMEREXPR.COM Sep 16 2011 19:28:00 AMERICAN EXPRESS, PO BOX 26312, LEHIGH VALLEY, PA 18002-6312  
5534690 +EDI: AMEREXPR.COM Sep 16 2011 19:28:00 AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537  
5534693 +EDI: ACCE.COM Sep 16 2011 19:23:00 ASSET ACCEPTANCE/CITI BANK, PO BOX 2036, WARREN, MI 48090-2036  
5534694 EDI: ARSN.COM Sep 16 2011 19:23:00 ASSOCIATED RECOVERY SYS, DIV OF ARS NATIONAL SVCS, POB 469046, ESCONDIDO, CA 92046-9046  
5534698 +EDI: BANKAMER.COM Sep 16 2011 19:28:00 BANK OF AMERICA, PO BOX 15026, WILMINGTON, DE 19850-5026  
5534700 +E-mail/Text: cms-bk@cms-collect.com Sep 16 2011 19:23:39 CAPITAL MANAGEMENT, 726 EXCHANGE ST., SUITE 700, BUFFALO, NY 14210-1494  
5534701 +EDI: CAPITALONE.COM Sep 16 2011 19:28:00 CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
5534702 +EDI: CAPITALONE.COM Sep 16 2011 19:28:00 CAPITOL ONE, PO BOX 71083, CHARLOTTE, NC 28272-1083  
5534704 EDI: CHASE.COM Sep 16 2011 19:28:00 CHASE, P.O.BOX 15153, WILMINGTON, DE 19886-1194  
5534703 +EDI: CHASE.COM Sep 16 2011 19:28:00 CHASE, PO BOX 15548, WILMINGTON, DE 19886-5548  
5534706 +EDI: CITICORP.COM Sep 16 2011 19:28:00 CITI PLATINUM SELECT CARD, BOX 6500, SIOUX FALLS, SD 57117-6500  
5534707 EDI: DISCOVER.COM Sep 16 2011 19:28:00 DISCOVER CARD, 12 READS WAY, NEW CASTLE, DE 19720  
5534708 +E-mail/Text: BKNOTICES@EAFLLC.COM Sep 16 2011 19:23:21 EQUABLE ASCENT FINANCIAL, 1120 W LAKE COOK RD STE A, BUFFALO GROVE, IL 60089-1970  
5534710 +EDI: LEADINGEDGE.COM Sep 16 2011 19:28:00 LEADING EDGE RECOVERY SOLUTION, 5440 N. CUMBERLAND AVE.STE 300, CHICAGO, IL 60656-1486  
5637398 EDI: RECOVERYCORP.COM Sep 16 2011 19:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
5534716 +EDI: AFNIVZCOMBINED.COM Sep 16 2011 19:28:00 VERIZON, P.O. BOX 1100, ALBANY, NY 12250-0001  
5534718 EDI: AFNIVZCOMBINED.COM Sep 16 2011 19:28:00 VERIZON, P.O.BOX 15124, ALBANY, NY 12212-5124  
5534722 +EDI: AFNIVERIZONE.COM Sep 16 2011 19:28:00 VERIZON NEW YORK, 500 TECHNOLOGY DR. STE 300, WELDON SPRING, MO 63304-2225  
5534723 +EDI: CHASE.COM Sep 16 2011 19:28:00 WAMU, PO BOX 78065, PHOENIX, AZ 85062-8065  
5534725 +EDI: CHASE.COM Sep 16 2011 19:28:00 WASHINGTON MUTUAL, SMALL BUSINESS LOANS, PO BOX 78065, PHOENIX, AZ 85062-8065

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5534692\* +AMERICAN EXPRESS, PO BOX 26312, LEHIGH VALLEY, PA 18002-6312  
5534695\* ASSOCIATED RECOVERY SYS, DIV OF ARS NATIONAL SVCS, POB 469046, ESCONDIDO, CA 92046-9046  
5534696\* ASSOCIATED RECOVERY SYS, DIV OF ARS NATIONAL SVCS, POB 469046, ESCONDIDO, CA 92046-9046  
5534717\* VERIZON, P.O. BOX 1100, ALBANY, NY 12250-0001  
5534721\* +VERIZON BUSINESS, 1804 WASHINGTON BLVD., BALTIMORE, MD 21230-1700

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

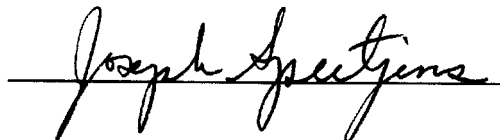
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.